

## Terms and Conditions for Exclusive HSBC Life Promotion (“Promotion”) for HSBC Mastercard Credit Cardholders

### When can you enjoy the Promotion

1. The promotional period for the Promotion is from 1 January to 31 March 2025, both dates inclusive. All application for Eligible Insurance Plan(s) (as defined under Clauses 5 below) must be submitted during the promotional period.

### What is the Promotion

2. During the promotional period, you can receive the following rewards (collectively referred to as “Reward”) by making any successful application of Eligible Insurance Plan(s) and paying with regular premiums by an Eligible Credit Card:

Annualized New Premium of an Eligible Insurance Plan (Before any applicable discount)	Reward (in HK\$200 denominations)
From HK\$ 300,000 to HK\$ 599,999	HK\$1,200 HKTVmall eGift Vouchers
From HK\$ 600,000 or above	HK\$1,600 HKTVmall eGift Vouchers

You can receive a maximum of HK\$1,600 HKTVmall eGift Vouchers per application for Eligible Insurance Plan(s) under this Promotion.

### How can you enjoy the Promotion

3. You can enjoy the Promotion if you:
  - a. hold an Eligible Credit Card and your credit card account is valid and in good standing during the entire promotional period and before the Reward Fulfilment Date;
  - b. make an application for Eligible Insurance Plan(s) and paid with regular premiums by an Eligible Credit Card during the promotional period; and
  - c. have downloaded Reward+ and registered for HSBC Personal Internet Banking.

### What these terms mean

4. ‘**Eligible Credit Card**’ refers to any personal primary and/ or additional Hong Kong Dollar Mastercard personal credit cards issued by The Hongkong and Shanghai Banking Corporation Limited in Hong Kong (and its successors and assigns) (“**the Bank**”).
5. ‘**Eligible Insurance Plan(s)**’ refers to any successful application by Cardholder as the policyholder for selected life insurance plans (as determined by HSBC Life (International) Limited (“**HSBC Life**”) all underwritten by HSBC Life, with policy being issued on or before 30 June 2025, and paid with regular premiums by the Cardholder with an Eligible Credit Card during the promotional period.

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The Promotion is not applicable to any of the following insurance plans: HSBC Swift Save Insurance Plan, HSBC Swift Guard Critical Illness Plan, HSBC Family Protector and HSBC Voluntary Health Insurance Flexi Plan, which are applied for through HSBC public website, Personal Internet Banking or HSBC Mobile, HSBC Wealth Select Protection Linked Plan, HSBC Income Goal Deferred Annuity Plan and HSBC EarlyIncome Deferred Annuity Plan. Any applications paid by a single premium or any applications with unposted/ cancelled/ refunded premium will not qualify as a successful application of an Eligible Insurance Plan for the purpose of this promotion. Whether an application of an Eligible Insurance Plan is successful shall be determined at the sole and absolute discretion of HSBC Life and the Bank.

6. **'Reward+'** means HSBC Reward+ mobile application.

**Read before you enjoy the Promotion**

7. Subject to all the terms and conditions herein, the Reward will be credited to your Reward+ account. The Reward will be available under "My e-Coupons" in RC e-Coupons on Reward+. The Reward cannot be converted into cash and is not transferable.
8. For Eligible Insurance Plan(s) with payment currency denominated in USD, the premiums in USD will be converted to HKD based on the currency exchange rate of 1 USD to 7.8 HKD for calculation of the amount of Reward, subject to all the terms and conditions herein. However, the actual exchange rate shown on customer's Eligible Credit Card statement can be different due to exchange rate fluctuation.
9. Upon verification and confirmation by HSBC Life and the Bank that the Eligible Insurance Plan(s) qualify for the Promotion, the Reward will be automatically credited to your Reward+ account after the cooling off period of the issued policy according to the below schedule.

<b>Application Sign Date</b>	<b>Policy Issue Date</b>	<b>Date which the Reward will be credited ("Fulfilment Date")</b>
1 January 2025 – 31 March 2025	1 January 2025 – 30 June 2025	On or before 30 September 2025

10. Only policyholder(s) whose policy(ies) of the Eligible Insurance Plan(s) is/are still effective during the promotional period and before the Fulfilment Date will be eligible for the Promotion, subject to all the terms and conditions herein.

11. HSBC Life and the Bank can change or cancel the Promotion or amend the terms and conditions without further notice. Please check our website or communication materials for the latest details, availability and terms and conditions of the Promotion.
12. If there is a subsequent cancellation or reversal of any applicable of Eligible Insurance Plan(s) upon which the Reward has been awarded, the Bank may deduct the Reward from Reward+ account without notice to you.
13. The terms and conditions of the Eligible Credit Card, RewardCash Programme, Reward+ and e-Coupons will apply. Use of the Reward is subject to the terms and conditions stipulated by the supplying merchant, HKTVmall. HSBC Life and the Bank are not the supplying merchant(s) of the Reward and does not bear any responsibility and shall have no liability in respect of the delivery of, or the quality of products and services, terms and conditions, service after redemption provided by the supplying merchant, HKTVmall.
14. If HSBC Life and/or the Bank believe or suspect that you have acted in a fraudulent or abusive way, you will not be able to enjoy the Promotion and HSBC Life and the Bank can claw back any Promotion you have enjoyed, or cancel your credit card.
15. No person other than the Cardholders, the Bank and HSBC Life will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provisions of these terms and conditions.
16. In case of disputes arising out of this Promotion, the decision of HSBC Life and the Bank shall be final and conclusive.
17. These terms and conditions shall be governed and construed in accordance with the laws of the Hong Kong Special Administrative Region ('**Hong Kong**'). In the event of any discrepancy or inconsistency between the English version and the Chinese version of the promotional materials and these terms and conditions, the English version shall prevail.

To borrow or not to borrow? Borrow only if you can repay!

Issued by The Hongkong and Shanghai Banking Corporation Limited and HSBC Life (International) Limited (Incorporated in Bermuda with limited liability)

## 滙豐保險之Mastercard信用卡客戶專屬推廣優惠（「推廣優惠」）的條款及細則

### 推廣優惠期

1. 推廣期為 2025 年 1 月 1 日至 2025 年 3 月 31 日，包括首尾兩天。所有合資格保險計劃的申請（如以下第 5 條所定義）必須在優惠推廣期內提交。

### 推廣優惠詳情

2. 於推廣期內，成功提交合資格保險計劃的申請並以合資格信用卡以定期方式繳付保費可享以下獎賞（以下統稱為「獎賞」）：

合資格保險計劃，其新繳保費的年度化金額為(以折扣前每個合資格計劃計算)	獎賞（以港幣 200 元面額）
港幣 300,000 元至港幣 599,999 元	港幣 1,200 元 HKTVmall 電子購物禮券
港幣 600,000 元或以上	港幣 1,600 元 HKTVmall 電子購物禮券

就此推廣優惠，每份合資格保險計劃的申請最多可獲享額外港幣 1,600 元 HKTVmall 電子購物禮券。

### 如何獲享推廣優惠

3. 您可獲享推廣優惠，若您：
  - a. 於推廣期內及獎賞入賬日期前持有合資格信用卡及您的信用卡戶口仍然有效及信用狀況良好；
  - b. 提交合資格保險計劃的申請並於推廣期內以合資格信用卡以定期方式繳付保費；及
  - c. 下載 Reward+ 及登記滙豐個人網上理財。

### 詞彙定義

4. 「合資格信用卡」指由香港上海滙豐銀行有限公司（及其繼承人及受讓人）（「本行」）於香港發出的港幣 Mastercard 個人主卡及/或附屬卡信用卡。

5. 「合資格保險計劃」指持卡人成功申請由滙豐人壽保險（國際）有限公司（「滙豐保險」）承保之指定人壽保險計劃並成為保單持有人而該保單於 2025 年 6 月 30 日或之前成功批核發出，並在推廣期內持卡人利用合資格信用卡以定期方式繳交保費。推廣優惠不適用於滙捷儲蓄保險計劃、及滙達保危疾保障計劃、滙家保、及經由滙豐網頁/個人網上理財/滙豐手機理財投保的滙豐自願醫保靈活計劃、滙萃保障相連保險計劃、滙豐聚富入息延期年金計劃及滙豐盈達延期年金計劃。任何以躉繳保費方式繳付保費，或者並無入賬、已被取消，或已被退款的投保申請，均不符合本推廣優惠的合資格保險計劃的成功申請。合資格保險計劃的成功申請與否將完全由滙豐保險和本行酌情決定。
6. 「Reward+」指滙豐 Reward+ 應用程式。

#### 獲享本推廣優惠前須注意事項

7. 受本優惠之條款及細則約束，獎賞將誌入至您的 Reward+ 賬戶。您可於 Reward+ 「電子優惠券」>「我的優惠券」內查看相關獎賞。獎賞並不能兌換現金或轉讓。
8. 以美元為繳款貨幣的合資格保險計劃，美元保費會以 1 美元對 7.8 港元的匯率換算成港幣作計算獎賞數額之用（受本推廣優惠之條款及細則約束）。客戶必須注意其合資格信用卡之月結單上顯示的實際匯率可能會因匯率波動而有所不同。
9. 交易經過滙豐保險和本行核實和確認符合推廣優惠資格後，獎賞將會於已發出之合資格保險計劃之冷靜期後按以下日期自動誌入至您的 Reward+ 賬戶。

申請日期	保單之發出日期	獎賞入賬日（「獎賞入賬日期」）
2025 年 1 月 1 日至 2025 年 3 月 31 日	2025 年 1 月 1 日至 2025 年 6 月 30 日	2025 年 9 月 30 日或之前

10. 按本優惠所述之條款及細則，只有在整個推廣期內和獎賞入賬日期前都持續有效的合資格保險計劃才會符合獲得本推廣優惠的資格（受本推廣優惠之條款約束）。
11. 滙豐保險和本行可更改或終止推廣優惠或修改條款及細則而不作另行通知。有關最新之推廣優惠內容、供應及條款及細則，請參閱有關網頁或有關推廣資訊。
12. 如有關合資格保險計劃的申請在獎賞入賬後被取消或推翻的情況，本行可在沒有通知您的情況下從 Reward+ 賬戶扣除獎賞。

13. 合資格信用卡、「獎賞錢」計劃、Reward+及電子優惠券的條款及細則繼續適用。本推廣優惠下的電子購物禮券須受供應商，HKTVmall 之使用條款及細則約束。滙豐保險和本行對於電子購物禮券的供應商 HKTVmall 所提供的產品及服務質素概不承擔任何責任。
14. 如滙豐保險和/或本行認為或懷疑您有任何欺詐或濫用行為，滙豐保險和本行即會取消您獲享推廣優惠的資格及您的信用卡。
15. 除了持卡人、本行及滙豐保險以外，並無其他人士有權按《合約（第三者權利）條例》強制執行本條款及細則的任何條文，或享有本條款及細則的任何條文下的利益。
16. 就本推廣優惠如有任何爭議，滙豐保險及本行保留最終決定權。
17. 我們根據香港法例撰寫優惠之條款及細則。本推廣資料及本條款及細則的中英文本如有任何歧義或不一致，概以英文本為準。

借定唔借？還得到先好借！

由香港上海滙豐銀行有限公司和滙豐人壽保險（國際）有限公司（於百慕達註冊成立之有限公司）  
刊發